

UNITED STATES BANKRUPTCY COURT Eastern District of California

Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814

> (916) 930-4400 www.caeb.uscourts.gov M-F 9:00 AM - 4:00 PM

FILED

3/1/10

CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA

auto

DISCHARGE OF DEBTOR

09-38026 - B - 7 Case Number:

Debtor Name(s), Social Security Number(s), and Address(es):

Robert George Gillett xxx-xx-3076

Kristi Lee Gillett

PO Box 26 Vina, CA 96092

PO Box 26 Vina, CA 96092

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Dated: 3/1/10

For the Court, Richard G. Heltzel, Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person (or persons) named as the debtor (or debtors). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. In a case involving community property, there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations; f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not
- Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0972-2 User: admin Form ID: L55 Page 1 of 2 Total Noticed: 34 Date Rovd: Mar 01, 2010 Case: 09-38026

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+Estate of will.

20 Independence Circle, Chico of 5350, Bend OR 9//08-3350

+Les Schwab Tire Center, Po Box 5350, Bend OR 9//08-3350

+Nco Group Fin Systems, Po Box 182965, Columbus OH 43218-2965

Rodale, PO Box 6001, Emmaus PA 18098-0601

+Sears cbsd, 701 East 60th St N, Sioux Falls SD 57104-0432

Shell Vacation Club, 4343 N Scottsdale Road Ste 270, Scottsdale AZ 85251-3352

+The Bureaus Inc, 1717 Central St, Evanston IL 60201-1590

Total Mercahnt Services, 256 N Squirrel Rd #165, Auburn Hills, MI 48326

+US BANK, PO BOX 5229, CINCINNATI OH 45201-5229

The Court: U S Bank, 4325 17th Ave S, Fargo ND 58125)
16650613
 16650614
16650615
 16945632
                   +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: U S Bank, 4325 17th Ave S, Fargo ND 58125)
+Umpqua Bank, PO BOX 99, Bandon, OR 97411-0099
++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657
 16650616
16945633
 16650619
                    (address filed with court: Wfs Financial Wachovia Dealer Services, Po Box 19657,
                        Irvine CA 92623)
PO Box 743.
                                                                                                                       Tidewater Finance Company,
                    +EDI: CAPITALONE.COM Mar 01 2010 21:23:00
16650597
                                                                                          Capital 1 Bank, Attn C O TSYS Debt Management,
                       Po Box 5155,
                                             Norcross GA 30091-5155
                    +EDI: CHASE.COM Mar 01 2010 21:23:00
+EDI: DISCOVER.COM Mar 01 2010 21:23:00
                                                                                   Chase, 800 Brooksedge Blvd, Westerville OH 43081-2822
 16650598
 16650601
                                                                                       Discover Fin, Attention Bankruptcy Department,
                    Po Box 3025, New Albany OH 43054-3025
+EDI: GMACFS.COM Mar 01 2010 21:23:00
                                                                                    GMAC,
                                                                                               PO Box 380901,
                                                                                                                        Bloomington, MN 55438-0901
kruptcy, Po Box 103106,
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                    +EDI: RMSC.COM Mar 01 2010 21:23:00
Roswell GA 30076-9106
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                                                                                                  Attention Bankruptcy,
                    EDI: HFC.COM Mar 01 2010 21:23:00
PO BOX 15522, Wilmington DE 19850
+EDI: HFC.COM Mar 01 2010 21:23:00
Carol Stream IL 60197-5253
+EDI: TSYS2.COM Mar 01 2010 21:23:00
16650607
                                                                                HSBC, Hsbc Retail Services Attention Bankru,
                                                                                Hsbc Bank, Attn Bankruptcy, Po Box 5253,
16650608
16650610
                                                                                 Macys fdsb, Macy s Bankruptcy, Po Box 8053,
                       Mason OH 45040-8053
                    +EDI: SEARS.COM Mar 01 2010 21:23:00
Sioux Falls SD 57104-0432
16650613
                                                                                  Sears cbsd, 701 East 60th St N,
                    EDI: USBANKARS.COM Mar 01 2010 21:23:00
+EDI: WFNNB.COM Mar 01 2010 21:23:00
Columbus OH 43218-2273
                                                                                  U S Bank, 4325 17th Ave S,
Victoria s Secret, Po Box 182273,
16650616
                                                                                                                                       Fargo ND 58125
16650617
16650618
                    +EDI: WFFC.COM Mar 01 2010 21:23:00
                                                                                 Wells Fargo Card Ser, Po Box 5058,
                       Portland OR 97208-5058
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***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked $^{\prime +\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2010 Signat

Signature: Joseph Speetjens